

EXHIBIT 95

Shilla Kim-Parker To: tom.roh@jpmorgan.com
cc: HEL ABS
Subject: JPMAC 2006-NC1 - Due Diligence

03/17/2006
12:03 PM

Hi Tom,

Attached are the due dili results for the JPMAC 2006-NC1 deal. Joel Readence indicated that the version marked "external" can be sent to rating agencies. Please let me know if you have any questions/comments.

Thanks,
Shilla



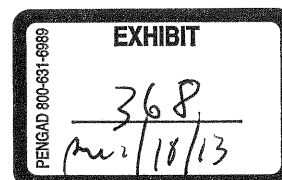
New Century 20060224 Subprime Trade Analysis (External).xls.zip



New Century 20060224 Subprime Trade Analysis (Internal).xls.zip

Shilla Kim-Parker
JPMorgan Securities Inc.
270 Park Avenue 10th Floor
212.834.5006
shilla.kim-parker@jpmorgan.com

Confidential



JPMC_DEX_002933714

Document provided in native format

SellerLoanID	Seller	CUSI	OrderID	AsOfDt	Status
		P			
1005848871	NCM0602		NCM0602	02/12/2006	1

1006290015	NCM0602		NCM0602	02/16/2006	1
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1005002427 NCM0602	NCM0602 02/12/2006	1
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1005846034 NCM0602	NCM0602 02/17/2006	1
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1004776022 NCM0602	NCM0602 02/22/2006	1
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1005989629 NCM0602	NCM0602 02/14/2006	1
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1003649476 NCM0602	NCM0602 02/16/2006	1
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1003156952 NCM0602	NCM0602 02/15/2006	1
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1004564992 NCM0602	NCM0602 02/16/2006	1
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1005723951 NCM0602	NCM0602 02/16/2006	1
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1004946385 NCM0602	NCM0602 02/22/2006	1
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1005811375 NCM0602	NCM0602 02/16/2006	1
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1006017758 NCM0602	NCM0602 02/08/2006	1
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1006011184 NCM0602	NCM0602 02/16/2006	1
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1006287430 NCM0602	NCM0602 02/17/2006	1
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1006130162 NCM0602	NCM0602 02/09/2006	1
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1004891488 NCM0602	NCM0602 02/22/2006	1
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1005642655 NCM0602	NCM0602 02/16/2006	1
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1005364465 NCM0602	NCM0602 02/07/2006	1
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1005417658 NCM0602	NCM0602 02/09/2006	1
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1005888685 NCM0602	NCM0602 02/22/2006	1
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1006106153 NCM0602	NCM0602 02/16/2006	0
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1006074124 NCM0602	NCM0602 02/22/2006	1
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1006028274 NCM0602	NCM0602 02/11/2006	1
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1005648383 NCM0602	NCM0602 02/13/2006	1
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1005770748 NCM0602	NCM0602 02/22/2006	1
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2221268 NCM0602	NCM0602 02/22/2006	1
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1005880898 NCM0602	NCM0602 02/16/2006	1
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1005979453 NCM0602	NCM0602 02/22/2006	1
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Document provided in native format

New Century20060224 Subprime Trade Due Diligence Summary Report

Due Diligence Grades

Grade 0 = Not selected for review
Grade 1 = Acceptable Within Guidelines
Grade 2 = Acceptable with Compensating Factors
Grade 3 = Unacceptable or requires further explanation
 or requires further documentation
Grade 4 = Selected for Review but unavailable
Grade 5= Missing Documentation/Unable to complete review

New Century20060224 Subprime Trade
Due Diligence Summary Report

Due Diligence Manager:

Joel C. Reardence

Total Population Review

Random Sample Review

Sample Flags (All)

Sample Flags R

Data				
Loan Grade	Count	of LOANID	% of count	Sum of UPB
0	4		0.09%	627250
1	2571		56.69%	587179759
2	1674		36.91%	352030650.3
3	243		5.36%	5468332128
4	10		0.22%	1589581.39
5	33		0.73%	7841271.53
Grand Total	4535		100.00%	1003936833

Sample Flags (All)

Data				
Credit Grade	Count	of LOANID	% of count	Sum of UPB
1	722		15.92%	137656209
2	599		13.21%	131772048.2
3	129		2.84%	3098610.34
4	10		0.22%	1589581.39
5	25		0.55%	5574890.24
Not Sampled	3050		67.25%	696375494.3
Grand Total	4535		100.00%	1003936833

Sample Flags (All)

Data				
Compliance Grade	Count	of LOANID	% of count	Sum of UPB
1	1213		26.75%	258600598
2	196		4.32%	31327792.36
3	31		0.68%	6622034.97
4	10		0.22%	1589581.39
5	35		0.77%	9421392.45
Not Sampled	3050		67.25%	696375494.3
Grand Total	4535		100.00%	1003936833

Sample Flags (All)

Data				
Property Grade	Count	of LOANID	% of count	Sum of UPB
1	3217		70.94%	722991053
2	1219		26.88%	260260481.2
3	94		2.07%	19998049.29
Pending	3		0.07%	280750
Pending Tie-Out	2		0.04%	406500
Grand Total	4535		100.00%	1003936833

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or requires further documentation
Grade 4 = Selected for Review but unavailable
Grade 5= Missing Documentation/Unable to complete review

Data				
Loan Grade	Count	of LOANID	% of count	Sum of UPB
1	131		29.05%	32492292.57
2	254		56.32%	59378061.13
3	52		11.53%	12459414.94
4	1		0.22%	433691.87
5	13		2.88%	3713287.46
Grand Total	451		100.00%	108476748

Sample Flags R Random Credit Sample Characteristics

Data				
Credit Grade	Count	of LOANID	% of count	Sum of UPB
1	187		41.46%	46439448
2	217		48.12%	49691541
3	37		8.20%	9273911
4	1		0.22%	433692
5	9		2.00%	2638156
Grand Total	451		100.00%	108476748

Sample Flags R

Data				
Compliance Grade	Count	of LOANID	% of count	Sum of UPB
1	407		90.24%	96437212.47
2	19		4.21%	5453658.26
3	8		1.77%	1889385.32
4	1		0.22%	433691.87
5	16		3.55%	4262900.05
Grand Total	451		100.00%	108476748

Sample Flags R

Data				
Property Grade	Count	of LOANID	% of count	Sum of UPB
1	337		74.72%	83100086.53
2	106		23.50%	23861542.76
3	8		1.77%	1525118.68
Grand Total	451		100.00%	108476748

Data				
Sample Flags	Count	of LOANID	% of count	Sum of UPB
LR	557		12.28%	106942228.5
Not Sampled	3050		67.25%	696375494.3
PH	62		1.37%	10584214.89
R	451		9.94%	108476748
Sc	415		9.15%	81558147.84
Grand Total	4535		100.00%	1003936833

Final Population Credit Findings Analysis

Grouping	Number Lns	Fails	Percent
Random	451	37	8.20%
Adverse	1034	93	8.99%
Unsampled	3050	242	7.94%
Non Random	4084	335	8.20%
Est Final Pop	4405	242	5.49%

Adverse Credit Sample Characteristics

Sample Flags (Multiple Items)

Data				
Credit Grade	Count	of LOANID	% of count	Sum of UPB
1	535		50.85%	91216760.88
2	382		37.64%	82080607.35
3	92		9.01%	21694699.4
4	9		0.90%	1155889.52
5	16		1.60%	2936734.07
Grand Total	1034		100.00%	198084591.2